

NORTH CENTRAL BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2628426	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets		\$434		
Loans		\$319		
Construction & development		\$4		
Closed-end 1-4 family residential		\$167		
Home equity		\$15		
Credit card		\$0		
Other consumer		\$5		
Commercial & Industrial		\$3		
Commercial real estate		\$64		
Unused commitments		\$22		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$45		
Asset-backed securities		\$0		
Other securities		\$23		
Cash & balances due		\$22		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$12		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$11		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$394		
Deposits		\$364		
Total other borrowings		\$27		
FHLB advances		\$26		
Equity				
Equity capital at quarter end		\$41		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		8.7%	--	
Tier 1 risk based capital ratio		13.6%	--	
Total risk based capital ratio		14.8%	--	
Return on equity ¹		5.5%	--	
Return on assets ¹		0.6%	--	
Net interest margin ¹		3.8%	--	
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		163.6%	--	
Loss provision to net charge-offs (qtr)		272.7%	--	
Net charge-offs to average loans and leases ¹		0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development		51.7%		0.0%
Closed-end 1-4 family residential		0.7%		0.1%
Home equity		0.0%		0.2%
Credit card		0.0%		0.0%
Other consumer		0.4%		0.8%
Commercial & Industrial		0.0%		0.0%
Commercial real estate		0.2%		0.0%
Total loans		1.0%		0.1%